

## CLAIMS

1. A method for dynamically branding a shared transaction execution machine, said method comprising the steps of:

- 5           a. initiating at the machine a session between a user and a selected institution from a plurality of institutions, said selected institution including a predetermined branding element;
- b. coupling said machine to said selected institution in response to identification information about said user; and
- 10           c. configuring said machine in accordance with said predetermined branding element, thereby dynamically branding said machine with an identity and functionality controlled by said selected institution.

2. The method according to claim 1, with the additional steps of:

- 15           a. maintaining said machine in a wait state prior to initiating said session, said initiation step being the provision by said user of information;
- b. allowing said user to conduct a transaction session with said selected institution, after said configuration step; and
- c. reverting of said machine to said wait state after the conclusion of said
- 20           session.

3. The method according to claim 1 when used for the provision by said selected institution to an end-user of the dynamically branded transaction session on said machine using the branding of said selected institution.

- 25           4. The method according to claim 2 when used for the provision by said selected institution to an end-user of the dynamically branded transaction session on said machine using the branding of said selected institution.

- 30           5. The method according to claim 4 further comprising the steps of determining a source of said predetermined branding element by software of said machine, and providing for said predetermined branding element to be communicated to said user and monitored by said selected institution.

- 35           6. The method according to claim 5 where said step of determining said source is taken after the provision of the information and before the coupling of said machine to said selected institution.

7. The method according to claim 4 further comprising the steps of determining a URL of said selected institution by software of said machine; and retrieving a first document at said URL by said software and said machine, said first document containing said predetermined branding element.

8. The method according to claim 1 wherein said selected institution is determined by reference to indicia presented to said machine by said user, the indicia being part of said identification information.

9. The method according to claim 7 wherein said selected institution is determined by reference to indicia presented to said machine by said user, said indicia being part of said identification information.

10. The method according to claim 1 where said machine is further operatively connected to a portable device to provide the information wirelessly.

11. The method according to claim 1 wherein said predetermined branding element is presented to said user via a browser.

12. The method according to claim 1 wherein a first XML document and any subsequent document reachable from said first XML document and accessed during a transaction session with said user at said machine comprise within them instructions for the operation of said machine, said documents being part of said branding elements.

13. The method according to claim 1 wherein a dispense request comprising part of said machine functionality and identity is transmitted by said machine to an authorizing authority responsible for the dispense and repository functions of said machine.

14. The method according to claim 13 wherein said authorizing authority is separate from said selected institution monitoring the predetermined branding element provided to said user during the transaction session.

15. The method according to claim 13 wherein legacy protocol messages are sent in a form in which the message numbers, fields within messages, field

contents, and the meaning of all of those is in conformity with or substantially similar to the protocol standard, but which are transported in a document conforming to an XML standard, said legacy protocol messages comprising part of said machine functionality and identity.

5

16. The method according to claim 2, wherein following the initiation step, said machine becomes leased to said selected institution for the duration of the session with said user and the lease expires with the reversion to said wait state.

10

17. The method according to claim 2, wherein following the initiation step, said transaction machine is sold to said selected institution and with the reversion to said wait state is repurchased by its prior owner.

15

18. The method according to claim 12 wherein said first document may or may not be an XML document, but can provide pointers to other documents and files, which together with contents of said first document contain said predetermined branding element monitored by said selected institution.

20

19. A dynamically branded transaction execution system comprising:  
a. a plurality of member institutions, each of the institutions including a predetermined branding element;  
b. at least one shared transaction execution machine;  
c. at least one routing and processing system to connect and process  
25 information between a selected one of said institutions and the machine;

25

wherein a said machine is configured such that when a user provides identification information to said machine, said machine is monitored by said selected institution and said machine is branded using said predetermined  
30 branding element of said selected institution to provide a dynamically branded version of said machine with an identity and functionality determined by said selected institution for a transaction session with said user.

30

35

20. The system according to claim 19 where the routing and processing system includes an authorizing authority responsible for the dispense and repository functions of the configured machine, said authority and said selected

institution having no prior relationship with respect to said transaction session, the presentation of said predetermined branding element to said user being monitored by said selected institution for said transaction session.

- 5     21.     The system according to claim 19 when used for the provision by said selected institution to said user of a dynamically branded transaction session on said machine using the branding of said selected institution.
22.     The method according to claim 20 when used for the provision by said selected institution to said user of the dynamically branded transaction session on said machine using the branding of said selected institution.
- 10     23.     The system according to claim 19 wherein said user is provided with a user profile associated with said selected institution.
- 15     24.     The system according to claims 20 wherein said user is provided with a user profile associated with said selected institution.
25.     The system according to claim 19, wherein the identification information is stored on a portable device which when in close proximity to said machine for configuration becomes operatively connected with said machine to provide said information.
- 20     26.     A system according to claim 25, wherein at least a portion of said predetermined branding element is presented to said user on said portable device.
- 25     27.     A system according to claim 19 wherein a first document and subsequent documents reachable from said first document via a browser, accessed by said machine for configuration responsive to user-provided information, contain within them instructions for operation of the said machine during said transaction session.
- 30     28.     The system according to claim 27, wherein a dispense request is transmitted by said machine to an authorizing authority responsible for dispense functionality of said machine.
- 35

29. A dynamically brandable transaction execution machine for use in a transaction execution system comprising:

- a. a communications system operatively connectable to said machine responsive to user-provided information for coupling said machine to a selected institution from a plurality of institutions, each of such plurality of institutions including identifiable branding; and
- b. a configuration system for configuring said machine in accordance with a predetermined branding element of said selected institution for the duration of a transaction session between said user and said selected institution.

30. The machine according to claim 29, wherein an authorizing authority responsible for operation of said machine is separate from said selected institution, said selected institution monitors the predetermined branding element presented to said user during said transaction session.

31. A system for providing a user with an interaction session that is dynamically branded, the system comprising:

- a. a transaction execution machine for facilitating said interaction session between the user and an institution selected from a plurality of institutions, said selected institution including a predetermined branding element;
- b. a communication system for operatively coupling said transaction execution machine to said predetermined branding element of said selected institution; and
- c. a configuration system for configuring said machine in accordance with said predetermined branding element of said selected institution, thereby dynamically branding said machine

wherein said predetermined branding element provides an interface to said user in a manner monitored by said selected institution.

32. The system according to claim 19, wherein the session provides the interface between said user and a representative of said selected institution.

33. A system according to claim 31, wherein operators of various parts of the system monitor ancillary information provided during the session with said user.